



MASSACHUSETTS

| Medex



## Medex<sup>®</sup> 2 Plan 2012—Summary of Benefits

- Medicare Part A Deductible and Co-insurances
- Medicare Part B Deductible and Co-insurance
- OBRA Benefits

This Medex plan does not provide benefits for:

- Prescription Drugs

## City of Worcester

## Your Medical Benefits

	Medicare Provides	Medex Provides
<b>Inpatient Care</b>		
Hospital care—including surgical services, X-rays and laboratory tests, anesthesia, drugs and medications, and intensive care services	<ul style="list-style-type: none"> <li>• Coverage for days 1–60 per benefit period after \$1,156 inpatient deductible</li> <li>• Coverage for days 61–90 after \$289 daily co-insurance</li> <li>• Coverage for an additional 60 lifetime reserve days after \$578 daily co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage of Medicare deductible and co-insurance</li> <li>• Full coverage of lifetime reserve day co-insurance</li> <li>• Full coverage up to 365 additional hospital days in your lifetime when Medicare benefits are used up*</li> </ul>
Physician or other professional provider services	80% of approved charges after \$140 annual Part B deductible	Full coverage of Medicare deductible and co-insurance
Skilled nursing facility—participating with Medicare	<ul style="list-style-type: none"> <li>• Full coverage for days 1–20</li> <li>• Coverage for days 21–100 after daily \$144.50 co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage of Medicare daily co-insurance for days 21–100</li> </ul>
<b>Outpatient Care</b>		
Office and clinic visits	80% of approved charges after \$140 annual Part B deductible	Full coverage after member pays \$10 per visit
Emergency room visits for accident treatment, sudden and serious medical emergency treatment	80% of approved charges after \$140 annual Part B deductible	Full coverage after member pays \$50 per visit (waived if admitted or for observation stay)
Outpatient surgery, X-ray and lab tests, radiation therapy, durable medical equipment, and cardiac rehabilitation services	80% of approved charges after \$140 annual Part B deductible	Full coverage of Medicare deductible and co-insurance
Blood glucose monitors and materials to test for the presence of blood sugar	80% of approved charges after \$140 annual Part B deductible for all diabetics	Full coverage of Medicare deductible and co-insurance
Urine test strips (Claims must be submitted on a Medex Subscriber Claim form.)	No benefits	Full coverage based on the allowed charge
Chiropractor services	80% of approved charges after \$140 annual Part B deductible, for manual manipulation of the spine to correct a subluxation demonstrated by an X-ray	Full coverage after member pays \$10 per visit
<b>Short-term rehabilitation</b>		
<b>Physical therapy, speech-pathology, and occupational therapy</b>		
Outpatient hospital or emergency room	80% of approved charges after \$140 annual Part B deductible	Full coverage of Medicare deductible and co-insurance
Professional provider outpatient services approved by Medicare	80% of approved charges after \$140 annual Part B deductible	Full coverage after member pays \$10 per visit

## Your Medical Benefits

	Medicare Provides	Medex Provides
<b>Mental Health and Substance Abuse Treatment</b>		
<b>Biologically based mental conditions**</b>		
Inpatient admissions in a general or mental hospital	<ul style="list-style-type: none"> <li>• Coverage for days 1–60 per benefit period after \$1,156 inpatient deductible</li> <li>• Coverage for days 61–90 after \$289 daily co-insurance</li> <li>• Coverage for an additional 60 lifetime reserve days after \$578 daily co-insurance</li> <li>• Coverage for mental hospital admissions is limited to 190 days per lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage of Medicare deductible and co-insurance</li> <li>• Full coverage of lifetime reserve day co-insurance</li> <li>• Full coverage up to 365 additional hospital days in your lifetime,* when Medicare benefits are used up</li> </ul>
Outpatient visits	Full coverage after \$140 annual Part B deductible and the Part B co-insurance	<ul style="list-style-type: none"> <li>• Full coverage after member pays \$10 per visit when covered by Medicare with no visit maximum</li> <li>• Full coverage after member pays \$10 per visit when visits are not covered by Medicare with no visit maximum</li> </ul>
<b>Non-biologically based mental conditions</b>		
Inpatient admissions in a general hospital	<ul style="list-style-type: none"> <li>• Coverage for days 1–60 per benefit period after \$1,156 inpatient deductible</li> <li>• Coverage for days 61–90 after \$289 daily co-insurance</li> <li>• Coverage for an additional 60 lifetime reserve days after \$578 daily co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Full coverage of Medicare deductible and co-insurance</li> <li>• Full coverage of lifetime reserve day co-insurance</li> <li>• Full coverage up to 365 additional hospital days in your lifetime, when Medicare benefits are used up*</li> </ul>
Inpatient admissions in a mental hospital	Same coverage as a general hospital, but coverage is limited to 190 days per lifetime	<ul style="list-style-type: none"> <li>• Full coverage of Medicare deductible and co-insurance</li> <li>• Full coverage of lifetime reserve day co-insurance</li> <li>• When Medicare benefits are used up, full coverage up to 120 days per benefit period (at least 60 days per calendar year), less any days in a mental hospital already covered by Medicare or Medex in that benefit period (or calendar year)*</li> </ul>
Outpatient visits	Full coverage after \$140 annual Part B deductible and the Part B co-insurance	<ul style="list-style-type: none"> <li>• Full coverage after member pays \$10 per visit when covered by Medicare with no visit maximum</li> <li>• Full coverage after member pays \$10 per visit when visits are not covered by Medicare up to 24 visits per calendar year</li> </ul>

\* The additional days are a combination of days in a general or mental hospital.

\*\* Treatment of rape-related mental or emotional disorders for victims of a rape or victims of an assault with intent to rape is covered to the same extent as biologically based conditions.

### Additional Preventive Services Approved by Medicare and Medex

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| <ul style="list-style-type: none"><li>• One routine fecal-occult blood test every year for members age 50 or older (Full coverage for tests)</li><li>• One routine flexible sigmoidoscopy every four years for members age 50 or older (Full coverage for tests)</li><li>• One routine colonoscopy every two years for a high-risk member (Full coverage for tests)</li><li>• Other routine colorectal cancer screening tests or procedures and changes to tests or procedures according to frequency limits set by Medicare (Full coverage for tests)</li><li>• Routine prostate cancer screening for members 50 or older including one (PSA) test and one digital rectal exam, per calendar year (Full coverage for exam if doctor accepts assignment, full coverage for PSA test)</li></ul> | <ul style="list-style-type: none"><li>• One routine gynecological exam every two years (Full coverage for exam if doctor accepts assignment)</li><li>• One routine gynecological exam per calendar year for a member at high risk for cancer (Full coverage for exam if doctor accepts assignment)</li><li>• One baseline mammogram during the five year period a member is age 35-39 and one routine mammogram per calendar year for members age 40 and older (Full coverage for screening)</li><li>• One routine Pap smear test per calendar year (Full coverage for test)</li></ul> |
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### Important Information

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| <ul style="list-style-type: none"><li>• Blue Cross Blue Shield and Medicare will pay only for services that are medically necessary.</li><li>• The Medicare inpatient deductible and co-insurance amounts are subject to change January 1 of each year.</li></ul> | <ul style="list-style-type: none"><li>• The deductibles and co-insurance amounts listed here are for the year 2012.</li><li>• Benefits are available immediately upon your effective date.</li></ul> |
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### Questions? Call 1-800-932-8323. (TTY) 1-800-522-1254.

The Member Service staff can assist you Monday through Friday, 8 a.m. to 6 p.m.

Medicare Office Telephone Number in Massachusetts: **1-800-MEDICARE (1-800-633-4227)**

For more information about Blue Cross Blue Shield of Massachusetts, log on to: **[www.bluecrossma.com](http://www.bluecrossma.com)**.

Interested in receiving information from Blue Cross Blue Shield of Massachusetts via e-mail?

Go to **[www.bluecrossma.com/email](http://www.bluecrossma.com/email)** to sign up.

**Limitations and Exclusions.** These pages summarize the benefits of your health care plan. Your plan description and riders define the full terms and conditions. Should any questions arise concerning benefits, the plan description and riders will govern. For a complete list of limitations and exclusions, refer to your plan description and riders. **Please note:** Blue Cross and Blue Shield of Massachusetts, Inc., administers claims payment only and does not assume financial risk for claims.

